



UNITED STATES PATENT AND TRADEMARK OFFICE

 COMMISSIONER FOR PATENTS
 UNITED STATES PATENT AND TRADEMARK OFFICE
 WASHINGTON, D.C. 20231
 www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/925,073	08/08/2001	Jeffrey Marc Newman	576.1002

CONFIRMATION NO. 3089

21831

 STEINBERG & RASKIN, P.C.
 1140 AVENUE OF THE AMERICAS, 15th FLOOR
 NEW YORK, NY 10036-5803

FORMALITIES LETTER



OC000000006574892

Date Mailed: 09/19/2001

NOTICE TO FILE CORRECTED APPLICATION PAPERS

Filing Date Granted

This application has been accorded an Application Number and Filing Date. The application, however, is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given **TWO MONTHS** from the date of this Notice within which to correct the informalities indicated below. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a)

The required item(s) identified below must be timely submitted to avoid abandonment:

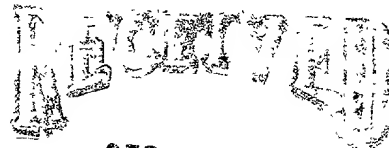
- The Claim(s) commencing on a separate sheet (37 CFR 1.75(h)).
- A substitute specification in compliance with 37 CFR 1.52 because:
 - Papers contain improper margins. Each sheet must have a left margin of at least 2.5 cm (1") and top, bottom and right margins of at least 2.0 cm (3/4")

*A copy of this notice **MUST** be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

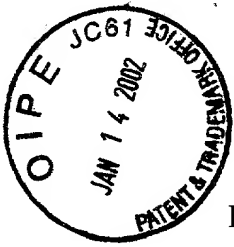
PART 1 - ATTORNEY/APPLICANT COPY



SEP 20 2001

STEINBERG & RASKIN, P.C.

20010919 102916



576.1002

0310#3
0300**UNITED STATES PATENT & TRADEMARK OFFICE**

Re: Application of: Jeffrey Marc Newman
Serial No.: 09/925,073
Filed: August 8, 2001
For: **CHILDREN'S INCOME PROTECTION
AND BENEFIT HEALTH INSURANCE
POLICY AND METHOD**

RESPONSE TO:
NOTICE TO FILE CORRECTED APPLICATION PAPERS

Assistant Commissioner for Patents
Washington, D.C. 20231

November 16, 2001

S i r:

In response to the Notice to File Corrected Application Papers for the above-referenced application dated September 19, 2001, a copy of which is enclosed, submitted herewith is a substitute specification having proper margins, in compliance thereof.

It is believed that no fees are due. However, if any fees are deemed to be due at this time, the Commissioner is authorized to charge payment of the same to Deposit Account No. 50-0518. A duplicate copy of this sheet is enclosed.

Respectfully submitted,

STEINBERG & RASKIN, P.C.

By: 

Paul J. Higgins
Reg. No. 44,152

Steinberg & Raskin, P.C.
1140 Avenue of the Americas
New York, New York 10036
(212) 768-3800

I hereby certify that this correspondence and/or fee is being deposited with the United States Postal Service as "first class mail" in an envelope addressed to "Assistant Commissioner for Patents, Washington, D.C. 20231", on November 16, 2001.
STEINBERG & RASKIN, P.C.

BY: 